

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JOHN R. VALLOSIO

Debtor(s)

Case No. 19-24887CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/27/2019.
- 2) The plan was confirmed on 02/07/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/30/2020, 10/31/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/05/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,525.32.
- 10) Amount of unsecured claims discharged without full payment: \$18,231.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$61,344.00
Less amount refunded to debtor	\$582.00

**NET RECEIPTS: \$60,762.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$7,475.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,207.88
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,682.88**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BARCLAYS BANK DELAWARE	Unsecured	1,941.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,678.00	3,678.57	3,678.57	2,781.65	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,960.00	2,960.79	2,960.79	2,238.88	0.00
CHASE AUTO FINANCE(*)	Unsecured	6,365.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Priority	NA	NA	NA	13,200.00	0.00
DISCOVER BANK(*)	Unsecured	5,678.00	5,678.03	5,678.03	4,293.60	0.00
GULF HARBOUR INVESTMENTS COR	Secured	NA	27,781.00	0.00	0.00	0.00
GULF HARBOUR INVESTMENTS COR	Secured	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,899.54	1,899.54	1,436.39	0.00
INTERNAL REVENUE SERVICE*	Priority	18,422.00	7,655.80	7,655.80	7,655.80	0.00
LVNV FUNDING LLC	Unsecured	2,889.00	3,299.19	3,299.19	2,494.77	0.00
LVNV FUNDING LLC	Unsecured	689.00	1,029.68	1,029.68	778.62	0.00
LVNV FUNDING LLC	Unsecured	680.00	776.84	776.84	587.43	0.00
MARINER FINANCE LLC	Unsecured	4,869.00	4,869.38	4,869.38	3,682.12	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,254.00	4,254.11	4,254.11	3,216.86	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	4,788.00	4,808.69	4,808.69	3,636.23	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,611.00	2,391.57	2,391.57	1,808.46	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	NA	503.94	503.94	381.07	0.00
SYNCHRONY BANK**	Unsecured	503.00	NA	NA	0.00	0.00
WOODFOREST NATIONAL BANK	Unsecured	2,235.00	2,495.75	2,495.75	1,887.24	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,655.80	\$20,855.80	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,655.80</b>	<b>\$20,855.80</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$38,646.08</b>	<b>\$29,223.32</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$10,682.88</u>	
Disbursements to Creditors	<u>\$50,079.12</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$60,762.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/18/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.